

CERTIFICATE OF SERVICE

On May 10, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR(S)

Michael J. Wiss mjwiss@hotmail.com

TRUSTEE

Carey D. Ebert ECFch13plano@ch13plano.com

US TRUSTEE

US Trustee USTPRegion06.TY. ECF@USDOJ.GOV

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll
Brandy Carroll

On May 10, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor(s) Lisa M. Cordova 5213 Dolph Briscoe Forney, Tx 75126	
Anthony D. Cordova 5213 Dolph Briscoe Forney, Tx 75126	

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll
Brandy Carroll

Fill in this information to identify the case:

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Debtor 1	Lisa M. Cordova
Debtor 2 (Spouse, if filing)	Anthony D. Cordova
United States Bankruptcy Court for the: Eastern District of Texas	
Case number	19-43256

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: BSI Financial Services

Court claim no. (if known): 16

Last 4 digits of any number you use to identify the debtor's account:

5 0 4 4

Date of payment change:

Must be at least 21 days after date of this notice

06/01/2021

New total payment:

\$ 2,193.20

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why. Change in escrow.

Current escrow payment: \$ 578.46

New escrow payment: \$ 1,085.47

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Lisa M. Cordova
First Name Middle Name Last Name

Case number (if known) 19-43256

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Chase Berger

Signature

Date 05/10/2021

Print: Chase Berger
First Name Middle Name Last Name
Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

Address 9720 Coit Road Suite 220-228
Number Street
Plano TX 75025
City State ZIP Code

Contact phone (305) 501-2808 Email bknottifications@ghidottiberger.com



314 S Franklin St / Second Floor
PO Box 517
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814-260-4159 Fax
www.bsifinancial.com

ANTHONY D CORDOVA
LISA M CORDOVA
5213 DOLPH BRISCOE DR
FORNEY TX 75126

YOUR LOAN NUMBER: [REDACTED]

DATE: 05/05/21

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - CORRECTION ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 06/21 THROUGH 05/22.

----- ANTICIPATED PAYMENTS FROM ESCROW - 06/21 THROUGH 05/22 -----

HOMEOWNERS INS	1394.00
FHA MIP -RBP	1839.36
COUNTY TAX	4329.85
UTILITY	2447.31

TOTAL PAYMENTS FROM ESCROW 10010.52

MONTHLY PAYMENT TO ESCROW 834.21 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 06/21 THROUGH 05/22-----

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	-- ESCROW BALANCE COMPARISON --	
				ACTUAL	STARTING BALANCE
JUN 21	834.21	153.28	FHA MIP -RBP	-2625.59	3404.65
JUL 21	834.21	153.28	FHA MIP -RBP	-1944.66	4085.58
AUG 21	834.21	153.28	FHA MIP -RBP	-1263.73	4766.51
SEP 21	834.21	153.28	FHA MIP -RBP	-582.80	5447.44
OCT 21	834.21	153.28	FHA MIP -RBP	98.13	6128.37
NOV 21	834.21	153.28	FHA MIP -RBP	779.06	6809.30
DEC 21	834.21	153.28	FHA MIP -RBP	1459.99	7490.23
JAN 22	834.21	153.28	FHA MIP -RBP	2140.92	8171.16
		4329.85	COUNTY TAX		
		2447.31	UTILITY	-3955.31	2074.93
FEB 22	834.21	1394.00	HOMEOWNERS INS		
		153.28	FHA MIP -RBP ALP	-4668.38	RLP 1361.86
MAR 22	834.21	153.28	FHA MIP -RBP	-3987.45	2042.79
APR 22	834.21	153.28	FHA MIP -RBP	-3306.52	2723.72
MAY 22	834.21	153.28	FHA MIP -RBP	-2625.59	3404.65

[REDACTED]

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----
IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -6030.24.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	1107.73
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	834.21
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	251.26
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/21 2193.20

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 1361.86.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE
IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 1361.86.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

02/20	578.46	03/20	578.46	04/20	8098.44	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

"COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE
DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE
Licensed as Servis One, Inc. dba BSI Financial Services
LENDING, 2601 NORTH LAMAR SUITE# 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER
HOTLINE IS AVAILABLE AT 1-877-276-5950 Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.